

<i>SERFF Tracking Number:</i>	<i>AEGC-126832748</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46933</i>
<i>Company Tracking Number:</i>	<i>1267&2068</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>2010 Transamerica Standard Individual Medicare Supplement Rate Filing</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Rates/07i</i>		

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: 2010 Transamerica Standard SERFF Tr Num: AEGC-126832748 State: Arkansas

Individual Medicare Supplement Rate Filing

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed-Approved- State Tr Num: 46933
Standard Plans Closed

Sub-TOI: MS051.001 Plan A

Co Tr Num: 1267&2068

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Authors: Carolyn Mills, Teri

Disposition Date: 10/14/2010

Schaffer, Kristina Davis

Date Submitted: 09/30/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 12/01/2010

Implementation Date: 12/01/2010

State Filing Description:

General Information

Project Name: Medicare Supplement Rates

Project Number: 07i

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: The rates for this policy form in our domiciliary state of Iowa are pending.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 5.5%

Group Market Type:

Filing Status Changed: 10/14/2010

Explanation for Other Group Market Type:

State Status Changed: 10/14/2010

Deemer Date:

Created By: Carolyn Mills

Submitted By: Teri Schaffer

Corresponding Filing Tracking Number:

Filing Description:

2010 Transamerica Standard Individual Medicare Supplement Rate Filing. Policy Form(s)#: MS4100IPL-D, 90AB75, 90AB78

Enclosed is our rate submission for the benefits contained in the Standardized Medicare Supplement plans. This rate

<i>SERFF Tracking Number:</i>	<i>AEGC-126832748</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46933</i>
<i>Company Tracking Number:</i>	<i>1267&2068</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>2010 Transamerica Standard Individual Medicare Supplement Rate Filing</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Rates/07i</i>		

revision would be effective the first day of the month following 60 days from the effective date of the approval. This filing submission contains pooled experience from the following blocks of Standardized Individual Medicare Supplement business that was assumed by Transamerica Life Insurance Company: Life Investors Insurance, Central National, Bankers United Life Assurance, and PFL Life Insurance Companies. Since this is a closed block of business, we have dropped all plans that no longer have lives for the last two years. We will only be including in our filings the plans that still have lives.

To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual.

Enclosed to complete this submission are:

- Actuarial Memorandum with Exhibit A
- Actual to Expected Analysis
- Projection Exhibit

Should you have any questions or concerns, please feel free to call me at 800-233-4624 extension 5236 or our Actuary, Stephen Baloga at extension 5226. For your convenience you can email us at msapprovals@aegonusa.com. If you prefer, our fax number is 410-209-5904.

Sincerely,

Teri Schaffer,
Actuarial Administrative Supervisor

Company and Contact

Filing Contact Information

Carolyn Mills, Assistant Actuarial Statistician	cemills@aegonusa.com
520 Park Avenue	410-209-5644 [Phone]
Baltimore, MD 21201	410-209-5904 [FAX]

Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
4333 Edgewood Road NE	Group Code: 468	Company Type: Life and Health
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(800) 233-4624 ext. [Phone]	FEIN Number: 39-0989781	

SERFF Tracking Number: AEGC-126832748 *State:* Arkansas
Filing Company: Transamerica Life Insurance Company *State Tracking Number:* 46933
Company Tracking Number: 1267&2068
TOI: MS051 Individual Medicare Supplement - *Sub-TOI:* MS051.001 Plan A
Standard Plans
Product Name: 2010 Transamerica Standard Individual Medicare Supplement Rate Filing
Project Name/Number: Medicare Supplement Rates/07i

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	09/30/2010	40028775

<i>SERFF Tracking Number:</i>	<i>AEGC-126832748</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46933</i>
<i>Company Tracking Number:</i>	<i>1267&2068</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>2010 Transamerica Standard Individual Medicare Supplement Rate Filing</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Rates/07i</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/14/2010	10/14/2010

SERFF Tracking Number: AEGC-126832748 State: Arkansas
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 46933
 Company Tracking Number: 1267&2068
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A
 Product Name: 2010 Transamerica Standard Individual Medicare Supplement Rate Filing
 Project Name/Number: Medicare Supplement Rates/07i

Disposition

Disposition Date: 10/14/2010

Implementation Date: 12/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after December 1, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Transamerica Life Insurance Company	5.500%	5.500%	\$604	4	\$10,988	5.500%	5.500%

<i>SERFF Tracking Number:</i>	<i>AEGC-126832748</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46933</i>
<i>Company Tracking Number:</i>	<i>1267&2068</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>2010 Transamerica Standard Individual Medicare Supplement Rate Filing</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Rates/07i</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes

SERFF Tracking Number:	AEGC-126832748	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	46933
Company Tracking Number:	1267&2068		
TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	2010 Transamerica Standard Individual Medicare Supplement Rate Filing		
Project Name/Number:	Medicare Supplement Rates/07i		

Rate Information

Rate data applies to filing.

Filing Method:	serff
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	15.000%
Effective Date of Last Rate Revision:	02/01/2010
Filing Method of Last Filing:	seff

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Transamerica Life Insurance Company	5.500%	5.500%	\$604	4	\$10,988	5.500%	5.500%

SERFF Tracking Number: AEGC-126832748 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 46933

Company Tracking Number: 1267&2068

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: 2010 Transamerica Standard Individual Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/07i

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 10/14/2010	Rates	MS4100IPL-D	Revised	Previous State Filing Number: Percent Rate Change Request: 5.500	exhibita_p.pdf
Approved 10/14/2010	Rates	90AB75	Revised	Previous State Filing Number: Percent Rate Change Request: 5.500	
Approved 10/14/2010	Rates	90AB78	Revised	Previous State Filing Number: Percent Rate Change Request: 5.500	

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: MS4100IPL

Mass Marketed Standard Individual Medicare Supplement
Premium Rates
State of Arkansas

Current Monthly Premium Rates

Composite Age	Plan D
65 & Up	288

Proposed Rate Change

	Plan D
All Ages	5.5%

Proposed Monthly Premium Rates

Composite Age	Plan D
65 & Up	304

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	12.000	6.000	3.000	1.000	0.960

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: 90AB (Central Business)

Mass Marketed Standard Individual Medicare Supplement
Premium Rates
State of Arkansas

Current Annual Premium Rates

Composite Age	Plan A	Plan E
Under 65	1,475.63	3,382.10
65 & Up	1,475.63	3,382.10

Proposed Rate Change

	Plan A	Plan E
All Ages	5.5%	5.5%

Proposed Annual Premium Rates

Composite Age	Plan A	Plan E
Under 65	1,556.79	3,568.12
65 & Up	1,556.79	3,568.12

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	12.000	6.000	3.000	1.000	1.000